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PATENT

Attorney Docket No.: 87188-669919

Client Ref. No.: 030610191210

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Justin Monk, et al.

Application No.: 10/690,394

Filed: October 20, 2003

For: SYSTEMS AND METHODS FOR
FRAUD MANAGEMENT IN
RELATION TO STORED VALUE
CARDS

Customer No.: 20350

Confirmation No. 3753

Examiner: Thu Thao Havan

Technology Center/Art Unit: 3695

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Commissioner:

In response to the Office Action mailed February 10, 2011, please enter the
following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this
paper.

Remarks/Arguments begin on page 5 of this paper.